



**Consumer Hotline**

844-856-6646

**Phone:**

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813-251-4766

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May 17, 2018

Douglas Card  
5301 Cedar Court  
Alexandria, VA 22309

**Re: AMY M. SANTO, AS TRUSTEE OF THE AMY M. SANTO TRUST, U/A/D  
09/22/1999  
Case No. 16-13448-BFK  
Chapter 13**

Greetings:

This letter serves as a fourteen (14) day Notice to advise you that you are in default of the Bankruptcy Order entered March 19, 2018

The amount presently necessary to reinstate the subject loan in accordance with the terms of the order is \$1,779.98, with a breakdown as follows

1 monthly payment (4/26/18) @ \$283.33/month	\$	283.33
1 stipulated payment (4/30/18) @ \$1,416.65	\$	1,416.65
Notice of Default fee	\$	50.00
Late Charge	\$	30.00
Total	\$	1,779.98

Payment of this amount **MUST BE PAID IN CERTIFIED FUNDS** and be received no later than **fourteen (14) days** from the date of this letter, with **CERTIFIED FUNDS** payable to **Amy M. Santo, as Trustee of the Amy M. Santo Trust, U/A/D 09/22/1999** and sent to **c/o Amy Lynn Potter, 2914 Satsuma Drive, Sarasota, FL 34239.**

The default shall be cured within fourteen (14) days from the date of this letter unless you or the trustee files an objection with the Court stating that no such default exists or stating any other reason why an order granting relief from the automatic stay should not be granted.

After the fourteen (14) days, if the default is not cured and no action been taken by you or the trustee then AMY M. SANTO, AS TRUSTEE OF THE AMY M. SANTO TRUST, U/A/D 09/22/1999 will file a certificate attesting that it has complied with the terms of the March 19, 2018 Order and that the Court may grant relief from the automatic stay without further notice. If the automatic stay is terminated, then the property located at 3634 Lullaby Road, North Port, FL 34287 may be sold at foreclosure.

Please note, in the event funds are tendered pursuant to this Notice of Default which fail to clear the financial institution, such funds shall not constitute a cure. Please further note, in the event funds less than the necessary amount set forth above are tendered, same may be applied to the loan, however, unless the full balance is timely received incident to this notice, this loan will be released from bankruptcy accordingly.

Very Sincerely yours,  
BROCK & SCOTT, PLLC

/s/ M. Christine Maggard  
M. Christine Maggard  
Attorney at Law

c: Steven B. Ramsdell, Tyler, Bartl, Ramsdell, & Counts, P.L.C.  
Thomas P. Gorman, Trustee  
AMY M. SANTO, AS TRUSTEE OF THE AMY M. SANTO TRUST, U/A/D 09/22/1999,  
Creditor